



IRISH LIFE PRSA AVAILABLE THROUGH PORTUS

IRISH LIFE PRSA - LUMP SUM COMMISSION OPTIONS

PRSA J

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Charge	Commission Profile		
					SP	SP topup	Transfer
1	2.0%	0.30% from month 1 0.75% from month 61	100%	0.35%	8435	8436	8437
2	1.0%	0.45% from month 1 0.75% from month 49	100%	0.35%	8438	8439	8440
3	0.0%	0.75% from month 1	100%	0.35%	8432	8433	8434

Minimum term of 5 years to NRA required for options 1 & 2

PRSA K

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Charge	Commission Profile		
					SP	SP topup	Transfer
4	2.0%	0.05% from month 1 0.50% from month 61	100%	0.10%	8446	8447	8448
5	1.0%	0.20% from month 1 0.50% from month 49	100%	0.10%	8449	8450	8451
6	0.0%	0.50% from month 1	100%	0.10%	8443	8444	8445

Minimum term of 5 years to NRA required for options 4 & 5

PRSA L

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Credit	Commission Profile		
					SP	SP topup	Transfer
7	1.0%	0.00% from month 1 0.25% from month 61	100%	0.15%	8457	8458	8459
8	0.5%	0.10% from month 1 0.25% from month 49	100%	0.15%	8460	8461	8462
9	0.0%	0.25% from month 1	100%	0.15%	8454	8455	8456

Minimum term of 5 years to NRA required for options 7 & 8

PRSA M

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Credit	Commission Profile		
					SP	SP topup	Transfer
10	0%	0%	100%	0.40%	8464	8465	8466

No minimum term required

ADDITIONAL NOTES

- A All Fund Based Trail Commission is paid on a monthly basis
- B Commission options 1, 4 & 7 are earned over a 4 year period
- C Commission options 2, 5 & 8 are earned over a 3 year period

IRISH LIFE PRSA - REGULAR PREMIUM COMMISSION OPTIONS

PRSA J

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Charge	AP Commission Profile
1	Max 4% (0.4% x Term) in month 1 plus max 4% (0.4% x Term) in month 49	0.45% from month 1 0.75% from month 109	100%	0.55%	8442
2	0.0%	0.75% from month 1	100%	0.55%	8441

Minimum premium of €1,000 p.m. and 10 Year Term to NRA required for option 1

PRSA K

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Charge	AP Commission Profile
3	Max 4% (0.4% x Term) in month 1 plus max 4% (0.4% x Term) in month 49	0.20% from month 1 0.50% from month 109	100%	0.30%	8453
4	0.0%	0.50% from month 1	100%	0.30%	8452

Minimum premium of €1,000 p.m. and 10 Year Term to NRA required for option 3

PRSA L

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Charge	AP Commission Profile
5	0%	0.25% from month 1	100%	0.05%	8463

No minimum term required

PRSA M

	Initial Commission	Fund Based Trail Commission	Client Allocation	Plan Credit	AP Commission Profile
6	0%	0%	100%	0.20%	8467

No minimum term required

ADDITIONAL NOTES

- A All Fund Based Trail Commission is paid on a monthly basis
- B Commission options 1 & 3 require a minimum monthly premium of €1,000 and a minimum term of 10 years and are earned over a 4 year period. The accrual basis is 0.4% X term, with a 4% maximum for both payments and the term for calculating the actual commission payable is based on the minimum of NRA or age 65
- C The base charge for regular premiums (AP) on the PRSA is 0.65% (0.20% higher than for SP & TV lump sum premiums on the contract). This higher charge is reflected in the plan charges above.

IRISH LIFE PRSA - FUND OPTIONS

	Fund Name	Standard Charge	Variable Charge *	Overall Fund Charge
1	Careful Portfolio	0.95%	0.25%	1.20% (+0.15%) **
2	Conservative Portfolio	0.95%	0.25%	1.20% (+0.15%) **
3	Balanced Portfolio	0.95%	0.25%	1.20% (+0.15%) **
4	Experienced Portfolio	0.95%	0.25%	1.20% (+0.15%) **
5	Adventurous Portfolio	0.95%	0.15%	1.10% (+0.05%) **
6	Annuity Fund ***	0.95%	0.00%	0.95%
7	Consensus Cautious Fund	0.95%	0.00%	0.95%
8	Consensus Fund	0.95%	0.00%	0.95%
9	Global Cash Fund	0.95%	0.00%	0.95%
10	Global Multi-Factor Fund	1.30%	0.00%	1.30%
11	Hedged World Equity Fund	0.95%	0.00%	0.95%
12	Indexed Commodities Fund	0.95%	0.85%	1.80%
13	Indexed Emerging Markets Equity Fund	0.95%	0.00%	0.95%
14	Indexed Euro Corporate Bond Fund	0.95%	0.00%	0.95%
15	Indexed Euro Short Dated Bond Fund	0.95%	0.00%	0.95%
16	Indexed European Equity Fund	0.95%	0.00%	0.95%
17	Indexed European Gilts Fund	0.95%	0.00%	0.95%
18	Indexed European Property Shares Fund	0.95%	0.00%	0.95%
19	Indexed Fixed Interest Fund	0.95%	0.00%	0.95%
20	Indexed Inflation Linked Bond Fund	0.95%	0.00%	0.95%
21	Indexed Irish Equity Fund	0.95%	0.00%	0.95%
22	Indexed Japanese Equity Fund	0.95%	0.00%	0.95%
23	Indexed North American Equity Fund	0.95%	0.00%	0.95%
24	Indexed Pacific Equity Fund	0.95%	0.00%	0.95%
25	Indexed Technology Fund	0.95%	0.00%	0.95%
26	Indexed UK Equity Fund	0.95%	0.00%	0.95%
27	Indexed World Equities Fund	0.95%	0.00%	0.95%
28	Infrastructure Equities Fund	0.85%	0.60%	1.45%
29	Irish Property Fund	1.20%	0.00%	1.20%
30	Protected Consensus Markets Fund	1.52%	0.00%	1.52%
31	Self-Invested Deposit Fund	1.00%	0.00%	1.00%
32	Setanta Equity Dividend Fund	0.95%	0.00%	0.95%
33	Setanta Global Equity Fund	0.95%	0.00%	0.95%
34	Setanta Income Opportunities Fund	0.95%	0.00%	0.95%
35	UK Property Fund	1.20%	0.30%	1.50%

ADDITIONAL NOTES

A * Variable Charge

The variable charge will depend on the external fund managers used in the fund and the performance of the underlying investments. This column shows the maximum amount this charge can be. Please refer to the fund guide at the back of the PRSA booklet for more information

B ** Incentive Fees

These funds also have an incentive fee which may be payable if the manager achieves certain targets (See Section 7.3 of the PRSA booklet for further information). The incentive fee will depend on the performance of the underlying investments. The maximum effect of these incentive fees would be to add an extra 0.15% to the overall fund charge shown on the Careful Portfolio, Conservative Portfolio, Balanced Portfolio and Experienced Portfolio, and an extra 0.05% to the overall fund charge shown on the Adventurous Portfolio.

C *** Annuity Fund

This fund is only available as part of the Annuity Default Investment Strategy (DIS).

IRISH LIFE PRSA

Minimum investment	
- Regular Premium	€300
- Single Premium / Transfer In	€300
Maximum investment	
- Regular Premium (See note 1)	€30,000
- Single Premium / Transfer In	None
Contribution rate	100%
Base Platform Charge	Regular Premium 0.65% Single Premium/Transfer In 0.45%
Minimum Term	None
Minimum age at entry	16
<u>Maximum age at entry</u>	
- PRSA	74
- PRSA AVC	69
Government Levy	None

ADDITIONAL NOTES 1 If regular premiums are paid by monthly direct debit, the maximum increases to €60,000 (€5,000 p.m.)

DEFAULT INVESTMENT STRATEGIES

All four Irish Life PRSA products offer two Default Investment Strategies (DIS):

1. DIS (Annuity)
2. DIS (ARF)

Further details on these strategies are available in the product booklet.

For further information on the Irish Life PRSA product please contact your Account Manager.

